

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael J. Nocera
Debtor

Case No. 08-52986-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 42

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Michael J. Nocera, 520 North Street, W. Pittston, PA 18643-2153
aty +Robert S Blau, Weber Gallagher Simpson Stapleton et al, 2000 Market Street, 13th Floor, Philadelphia, PA 19103-3204
3117536 ++++A NEW ERA SECURITY, 15 ROOSEVELT HWY, WAYMART PA 18472-3090
(address filed with court: A New Era Security, 270 W. Roosevelt Hwy., Waymart, PA 18472)
3117539 +Ann Mae Nocera, 75 Tenant St., Pittston, PA 18640-1329
3117540 +Bookkeeping Associates, 250 West Eighth St., West Wyoming, PA 18644-1643
3117546 +CST Co., CST Building, P.O. Box 33127, Louisville, KY 40232-3127
3185857 Chase Bank USA NA, by eCAST Settlement Corporation, as its agent, POB 35480, Newark NJ 07193-5480
3117545 +CrediSolve for Alpha, P.O. Box 48439, Minneapolis, MN 55448-0439
3117547 +Debbie Klaroth, 520 3rd St., W. Pittston, PA 18643-2750
3117549 +Donald Logan, 103 Midway Ave., Clarks Summit, PA 18411-1942
3117550 +Ellsworth Disposal, 114 Swetland Lane, West Wyoming, PA 18644-1405
3117553 Idearc Media Corp., Attn: Customer Service, P.O. Box 987, Lanham, MD 20703-0987
3117554 +Luzerne County Tax Claim Bur, 200 N. River St., Wilkes-Barre, PA 18711-1004
3331362 +National Loan Investors, LP, 5619 N Classen Blvd, Oklahoma City, OK 73118-4015
3117558 +No. 9 Embroidery, 738 Denton Hollow Road, West Chester, PA 19382-7021
3117559 PHH Mortgage Corp., Customer Service, 3000 Leadenhall Rd., Mount Laurel, NJ 08054
3117561 Sherrard, German, & Kelly PC, 28th floor, Two PNC Plaza, Pittsburgh, PA 15222
3117562 +Sonette, Inc., P.O. Box 30191, Charlotte, NC 28230-0191
3117560 ++UGI UTILITIES INC, ATTN CREDIT & COLLECTIONS, P O BOX 13009, READING PA 19612-3009
(address filed with court: PPL Gas Utilities, P.O. Box 508, Lock Haven, PA 17745)
3117564 +Weber Gallagher Simpson Stap, 2000 Market St., 13th Floor, Philadelphia, PA 19103-3297

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: WACHOVIA.COM May 18 2018 23:08:00 Wachovia Bank, N.A., c/o Margaret Gairo, Esquire, 123 S. Broad Street, Suite 2080, Philadelphia, PA 19109-1031
3117537 +EDI: CHASE.COM May 18 2018 23:08:00 AARP Cardmember Services, P.O. Box 15298, Wilmington, DE 19850-5298
3117538 +EDI: AMEREXPRESS.COM May 18 2018 23:08:00 American Express, P.O. Box 981535, El Paso, TX 79998-1535
3117541 EDI: CAPITALONE.COM May 18 2018 23:08:00 Capital One, P.O. Box 5155, Norcross, GA 30091, Attn: Bankruptcy Dept.
3117542 +EDI: CAPITALONE.COM May 18 2018 23:08:00 Capital One, P.O. 30285, Salt Lake City, UT 84130-0285
3117543 +EDI: CHASE.COM May 18 2018 23:08:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
3148966 EDI: CHASE.COM May 18 2018 23:08:00 Chase Bank USA NA, PO BOX 15145, Wilmington DE 19850-5145
3117544 EDI: CHASE.COM May 18 2018 23:08:00 Chase Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
3154294 EDI: RESURGENT.COM May 18 2018 23:08:00 DELL FINANCIAL SERVICES, LLC, C/O RESURGENT CAPITAL SERVICES, P.O. BOX 10390, GREENVILLE, SC 29603-0390
3117548 EDI: RCSDELL.COM May 18 2018 23:08:00 Dell Financial Services, 12334 North IH 35, Austin, TX 78753
3394202 +EDI: BASSASSOC.COM May 18 2018 23:08:00 HSBC Bank Nevada, N.A., BASS & ASSOCIATES, P.C., 3936 E. FT. LOWELL RD, SUITE 200, TUCSON, AZ 85712-1083
3117551 EDI: HFC.COM May 18 2018 23:08:00 HSBC Business Solutions, P.O. Box 4160, Carol Stream, IL 60197-4160
3117552 +EDI: HFC.COM May 18 2018 23:08:00 HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084
3160214 EDI: IRS.COM May 18 2018 23:08:00 INTERNAL REVENUE SERVICE, P.O. BOX 21126, PHILADELPHIA, PA 19114
3117556 E-mail/Text: camanagement@mtb.com May 18 2018 19:04:58 M & T Credit Corp., 1100 Wehrle Dr., Williamsville, NY 14221
3140053 E-mail/Text: camanagement@mtb.com May 18 2018 19:04:58 M&T BANK, CONSUMER COLLECTIONS DEPARTMENT, PO BOX 767, BUFFALO , NY 14240
3117557 +E-mail/Text: bknotices@mbandw.com May 18 2018 19:05:06 McCarthy, Burgess, & Wolff, MB&W Building, 26000 Cannon Road, Cleveland, OH 44146-1807
3144389 E-mail/Text: rmbncreports@supermedia.com May 18 2018 19:05:03 VERIZON DIRECTORIES, IDEARC MEDIA, 5601 EXECUTIVE DRIVE, IRVING , TX 75038
3117563 EDI: WACHOVIA.COM May 18 2018 23:08:00 Wachovia Bank, N.A., Central Bankruptcy Dept., VA7359, P.O. Box 13765, Roanoke, VA 24037
3257244 EDI: ECAST.COM May 18 2018 23:08:00 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480
3184967 EDI: ECAST.COM May 18 2018 23:08:00 eCAST Settlement Corporation assignee of, Capital One Bank, POB 35480, Newark NJ 07193-5480
3189392 EDI: ECAST.COM May 18 2018 23:08:00 eCAST Settlement Corporation assignee of, HSBC Bank Nevada and its Assigns, POB 35480, Newark NJ 07193-5480

TOTAL: 22

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083
cr* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480
3117555* +Luzerne County Tax Claim Bur, 200 N. River St., Wilkes-Barre, PA 18711-1004
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2018 at the address(es) listed below:

Bass and Associates PC on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor HSBC Bank USA, National Association et al pamb@fedphe.com
Tullio DeLuca on behalf of Debtor 1 Michael J. Nocera tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Michael J. Nocera**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:08-bk-52986-JJT**

Social Security number or ITIN **xxx-xx-0946**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Nocera
aka Michael Nocera, dba Firemark Specialties

By the
court:

May 18, 2018



Honorable John J. Thomas
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.